

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan, Detroit Division

In re Carolyn Zdziebko
Debtor

Case No. 11-70535

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CitiMortgage, Inc.
as successor in interest by merger to ABN AMRO Mortgage Group, Inc.

Court claim no. (if known): 4

Last four digits of any number
you use to identify the debtor's
account: 0 3 5 4

Date of payment change: 01/01/2014

Must be at least 21 days after date of
this notice

mm/dd/yyyy

New total payment: \$ 718.69

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 227.22

New escrow payment: \$ 219.71

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michele A Handrich Date 11/14/2013
Signature mm/dd/yyyy

Print: Michele A Handrich Title Bankruptcy Specialist
First Name Middle Name Last Name

Company CitiMortgage, Inc.

Address PO Box 6030
Number Street
Sioux Falls, SD 57117-6030
City State ZIP Code

Contact phone (866) 613-5636 Email CITIPCN@citi.com

**U.S. Bankruptcy Court
Eastern District of Michigan, Detroit Division**

Debtor: Carolyn Zdziebko

Case No. 11-70535

CERTIFICATE OF SERVICE

I hereby certify that on November 14, 2013, I served a copy of this Notice and all attachments on the following by U.S. Mail, postage prepaid:

Debtor: Carolyn Zdziebko

42277 HANFORD RD
CANTON, MI 48187

I hereby certify that on November 14, 2013, I served a copy of this Notice and all attachments on the following by Electronic Notification:

Trustee: Tammy L. Terry
Buhl Building
535 Griswold, Suite 2100
Detroit, MI 48226

Debtors Counsel: Jesse R. Sweeney
30555 Southfield
Suite 400
Southfield, MI 48076

/s/Michele A Handrich
Bankruptcy Specialist



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P.O. Box 6243
Sioux Falls, SD 57117-6243
Customer Service 1-800-283-7918*
TTY Services available: Dial 711 from the United States;
Dial 1-866-280-2050 from Puerto Rico

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Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226

Escrow Account Disclosure Statement

REPRESENTATION OF PRINTED DOCUMENT

Annual Escrow Analysis

Account Number:

Analysis Date:

November 12, 2013

CASE#: 11-70535
CAROLYN ZDZIEBKO

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

Mortgage Payment

New Monthly Payment Amount:

\$718.69

New Payment Effective:

January 01, 2014

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	498.98	498.98
MONTHLY ESCROW PAYMENT	227.22	219.71
TOTAL PAYMENT	726.20	718.69

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

Projections for the coming Year

Please keep this statement for reference next year.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through December, 2013)				\$1,034.59	\$439.44
JAN 14	219.71	.00		1,254.30	659.15
FEB 14	219.71	.00		1,474.01	878.86
MAR 14	219.71	.00		1,693.72	1,098.57
APR 14	219.71	.00		1,913.43	1,318.28
MAY 14	219.71	.00		2,133.14	1,537.99
JUN 14	219.71	.00		2,352.85	1,757.70
JUL 14	219.71	.00		2,572.56	1,977.41
AUG 14	219.71	1,258.84	CITY/TOWN TAX	1,533.43	938.28
SEP 14	219.71	.00		1,753.14	1,157.99
OCT 14	219.71	.00		1,972.85	1,377.70
NOV 14	219.71	.00		2,192.56	1,597.41
DEC 14	219.71	1,377.70	CITY/TOWN TAX	1,034.57 (a)	439.42 (b)
TOTALS:	\$2,636.52	\$2,636.54			

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- Mortgage Insurance, if any, is not included in the required low point calculation.

Determining Your Escrow Shortage/Surplus

PROJECTED LOW-POINT: 1,034.57 (a)

REQUIRED LOW-POINT (Cushion): 439.42 (b)

TOTAL ESCROW SURPLUS: 595.15

Under Federal Law, your surplus may be returned to you via a check. Since not all payments have been received on your account, you will not receive a check for your escrow surplus.

If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

CitiMortgage, Inc. appreciates your business.

Account Number:
Analysis Date:
Annual Escrow Analysis

November 12, 2013

Account History

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/ DECREASE
COMBINED TAXES	2,636.54	2,708.35	-71.81

This is a statement of actual activity in your escrow account from November 1, 2012 through November 12, 2013. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$726.20 of which \$498.98 was for principal and interest and \$227.22 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:						\$520.83	\$1,522.34
NOV 12	227.22	227.22	.00	.00		748.05	1,749.56
DEC 12	227.22	227.22	1,377.70	1,384.07 *	CITY/TOWN TAX	402.43-	592.71
JAN 13	227.22	227.22	.00	.00		175.21-	819.93
FEB 13	227.22	227.22	.00	.00		52.01	1,047.15
MAR 13	227.22	227.22	.00	.00		279.23	1,274.37
APR 13	227.22	227.22	.00	.00		506.45	1,501.59
MAY 13	227.22	225.17 *	.00	.00		733.67	2,094.94
JUN 13	454.44	225.17 *	.00	.00		1,188.11	2,320.11
JUL 13	.00	225.17 *	.00	.00		1,188.11	2,545.28
AUG 13	227.22	225.17 *	1,258.84	1,324.28 *	CITY/TOWN TAX	156.49	1,446.17
SEP 13	227.22	225.17 *	.00	.00		383.71	1,671.34
OCT 13	227.22	225.17 *	.00	.00		610.93	1,896.51
NOV 13	.00	225.17 *	.00	.00		610.93	2,121.68
Totals:	\$2,726.64	\$2,939.51	\$2,636.54	\$2,708.35			

An asterisk (*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$450.32 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$450.34.

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.

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